



Harvey  
Recovery

My property is substantially damaged.  
What are my options?

### Assistance Available to Individuals

- Insurance Policy
- Increased Cost Compliance (ICC) coverage, which requires
  - City of Bellaire Substantial Damage Declaration
    - Primary Residence
    - Owned by Applicant
- Small Business Administration (SBA) loans

### Public Assistance (Grants) Elevation and Buyout

- Flood Mitigation Assistance (FMA)
  - Nationally competitive program (annual)
- Hazard Mitigation Grant Program (HMGP)
  - Available after Presidentially Declared Disasters

### Bring the Home into Compliance

- Elevate Home
  - Hire a contractor to raise home into compliance, or
- Demolish Home, Rebuild New
  - Build a new elevated home, or
- Sell Home
  - While a permit will not be issued to anyone without compliance, someone may wish to buy and build new, or...
- Postpone Above Actions
  - Must prevent home from any city code and/or sub-standard home violations.

The City will only enforce Compliance, how and when is solely up to the homeowner.